

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

<b>KARIN J. BLACK</b> , individually and	)	
on behalf of the Classes,	)	2:10cv848
	)	Electronic Filing
Plaintiff,	)	
	)	Judge David Stewart Cercone
v.	)	Magistrate Judge Lisa Pupo Lenihan
	)	
<b>JP MORGAN CHASE &amp; CO.</b> , <i>et al.</i> ,	)	ECF Nos. 32, 36, 39 & 42
	)	
Defendants.	)	
	)	

**MEMORANDUM ORDER**

The Complaint in the above captioned case was received by the Clerk of Court on June 24, 2010, and was referred to United States Magistrate Judge Lisa Pupo Lenihan for pretrial proceedings in accordance with the Magistrate Judges Act, 28 U.S.C. §636(b)(1), and Local Rules of Court 72.C and 72.D.

The Magistrate Judge's Report and Recommendation (ECF No. 84), filed on August 10, 2011, recommended that the Motions to Dismiss filed by Defendants JP Morgan Chase & Co. and Bank of America (ECF No. 32), FICO, LLC (ECF No. 36), VantageScore Solutions LLC (ECF No. 39), and Trans Union, LLC, Experian Information Solutions, Inc., and Equifax Credit Information Services, Inc. (ECF No. 42), be granted and the claims against these Defendants be dismissed with prejudice. Service was made on all counsel of record. The parties were informed that in accordance with the Magistrate Judges Act, 28 U.S.C. § 636(b)(1)(B) and (C), and Rule

72.D.2 of the Local Rules of Court, they had fourteen (14) days to file objections. No objections were filed.

After de novo review of the pleadings and documents, together with the Report and Recommendation, the following Order is entered:

**AND NOW**, this 14<sup>th</sup> day of September, 2011,

**IT IS ORDERED** that the Motion to Dismiss filed by Defendants JP Morgan Chase & Co. and Bank of America (ECF No. 32) is **GRANTED** and Plaintiff's claims against said Defendants are **DISMISSED WITH PREJUDICE**.

**IT IS FURTHER ORDERED** that the Motion to Dismiss filed by Defendant FICO, LLC (ECF No. 36) is **GRANTED** and Plaintiff's claims against said Defendant are **DISMISSED WITH PREJUDICE**.

**IT IS FURTHER ORDERED** that the Motion to Dismiss filed by Defendant VantageScore Solutions LLC (ECF No. 39) is **GRANTED** and Plaintiff's claims against said Defendant are **DISMISSED WITH PREJUDICE**.

**IT IS FURTHER ORDERED** that the Motion to Dismiss filed by Defendants Trans Union, LLC, Experian Information Solutions, Inc., and Equifax Credit Information Services, Inc. (ECF No. 42) is **GRANTED** and Plaintiff's claims against said Defendants are **DISMISSED WITH PREJUDICE**.

**IT IS FURTHER ORDERED** Plaintiff's request for leave to file an amended complaint in her opposition briefs to each of the above motions to dismiss, and for jurisdictional discovery in opposition to VantageScore Solution LLC's motion to dismiss, are **DENIED**.

**IT IS FURTHER ORDERED** that the Report and Recommendation (ECF No. 84) of Magistrate Judge Lenihan, dated August 10, 2011, is adopted as the opinion of the Court.

s/ David Stewart Cercone  
David Stewart Cercone  
United States District Judge

cc: Matthew L. Kurzweg, Esquire  
Arthur H. Stroyd, Jr., Esquire  
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*(Via CM/ECF Electronic Mail)*